

B18W (Form 18W)(08/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 10-16362-BFK

Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mauricio Eduardo Cifuentes
17335 Arrowood Place
Round Hill, VA 20141

Mercy Clemencia Brito Rodriguez
17335 Arrowood Place
Round Hill, VA 20141

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9382

Joint Debtor: xxx-xx-3636

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Mauricio Eduardo Cifuentes and Mercy Clemencia Brito Rodriguez are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 6, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Mauricio Eduardo Cifuentes
Mercy Clemencia Brito Rodriguez
DebtorsCase No. 10-16362-BFK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: glennj
Form ID: B18WPage 1 of 2
Total Noticed: 26

Date Rcvd: Nov 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2015.

db/jdb +Mauricio Eduardo Cifuentes, Mercy Clemencia Brito Rodriguez, 17335 Arrowood Place,
Round Hill, VA 20141-2488

aty +Edward Scott Lloyd, Legal Works Apostolate, PLLC, 4 Family Life Lane,
Front Royal, VA 22630-6453

cr +County of Loudoun, VA, c/o Belkys Escobar, One Harrison St. SE, (MSC #06),
Leesburg, VA 20175-3102

9851914 +AMERICAN EDUCATION SERVICES, P.O. BOX 2461, HARRISBURG, PA 17105-2461

9851915 +BANK-FUND STAFF FEDERAL CREDIT UNION, 1750 H. STREET N.W., SUITE 300,
WASHINGTON, DC 20006-4650

9977339 Barclays Bank Delaware, P.O. Box 1337, Philadelphia, PA 19101-3337

9911232 +LegalWorks Apostolate, 4 Family Life Lane, Front Royal, VA 22630-6453

9851913 +NORTHLAND GROUP, INC., 7831 GLENROY ROAD, SUITE 250, EDINA, MN 55439-3117

9851912 +SUNTRUST MORTGAGE, INC. CUSTOMER SERVICE, RVW-3003, P.O. BOX 26149,
RICHMOND, VA 23260-6149

9893357 +SunTrust Mortgage, Inc., c/o Eric White, Esquire, Samuel I. White, PC,
1804 Staples Mill Road, Suite 200, Richmond, VA 23230-3530

9951813 The County of Loudoun, Virginia, Attn: Belkys Escobar, Asst. County Atty.,
1 Harrison Street SE (MSC #06), Leesburg, Virginia 20175

9913994 Treasurer, County of Loudoun VA, Attn: Collections/Bankruptcy Div., P.O. Box 347 (MSC#31),
Leesburg, VA 20178-0347

9851917 +US BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR WMAL, C/O SAMUEL I. WHITE, P.C.,
5040 CORPORATE WOODS DRIVE, SUITE 120, VIRGINIA BEACH, VA 23462-4377

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: RECOVERYCORP.COM Nov 07 2015 01:33:00 Recovery Management Systems Corporation,
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605

9977342 EDI: AMEREXPR.COM Nov 07 2015 01:33:00 American Express, P.O. Box 981540,
El Paso, TX 79998-1540

9977338 +EDI: ARROW.COM Nov 07 2015 01:33:00 Best Buy, c/o Arrow Financial Services,
5996 W. Touthy Avenue, Niles, IL 60714-4610

9851916 +EDI: CHASE.COM Nov 07 2015 01:33:00 CHASE CARD SERVICES, P.O. BOX 15298,
WILMINGTON, DE 19850-5298

9942170 EDI: RMSC.COM Nov 07 2015 01:33:00 GE Money Bank, c/o Recovery Management Systems Corp.,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

9977340 EDI: HFC.COM Nov 07 2015 01:33:00 HSBC Bank, P.O. Box 88000, Baltimore, MD 21288-0001

9977341 EDI: CBSKOHL.COM Nov 07 2015 01:33:00 Kohls / Chase, P.O. Box 2983,
Milwaukee, WI 53201-2983

9893205 +E-mail/Text: pamela.powell@suntrust.com Nov 07 2015 01:52:51 SunTrust Mortgage, Inc.,
Bankruptcy Department RVW 3034, P.O. Box 27767, Richmond, VA 23261-7767

9977337 EDI: STF1.COM Nov 07 2015 01:33:00 SunTrust Mortgage, Inc., Customer Service, RVW-3003,
P.O. Box 26149, Richmond, VA 23260-6149

9972300 E-mail/Text: bankruptcygroup@ugcorp.com Nov 07 2015 01:52:44
United Guaranty Residential Insurance Co of NC, P O Box 20327, Greensboro NC 27420-0327

9977343 E-mail/Text: bankruptcygroup@ugcorp.com Nov 07 2015 01:52:44
United Guaranty Residential Insurance Company, P.O. Box 20327, Greensboro, NC 27420-0327

10000173 +EDI: WFFC.COM Nov 07 2015 01:33:00 Wells Fargo Bank, N.A., 301 E 58th St N,
Sioux Falls, SD 57104-0422

10036347 EDI: ECAST.COM Nov 07 2015 01:33:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA, POB 29262, New York NY 10087-9262

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr SunTrust Mortgage, Inc.

cr* +SunTrust Mortgage, Inc., Bankruptcy Department RVW 3034, PO Box 27767,
Richmond, VA 23261-7767

9977336* American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461

9977335* +Bank-Fund Staff Federal Credit Union, 1750 H. Street N.W., Suite 300,
Washington, DC 20006-4650

9977334* Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298

10000174* +Wells Fargo Bank, N.A., 301 E 58th St N, Sioux Falls, SD 57104-0422

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-9

User: glennj
Form ID: B18W

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Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2015 at the address(es) listed below:

Belkys Escobar on behalf of Creditor County of Loudoun, VA Belkys.Escobar@loudoun.gov,
bankrupt@loudoun.gov; Brian.Boone@loudoun.gov
Edward Scott Lloyd on behalf of Plaintiff Mauricio Eduardo Cifuentes lloyd@legalworks.com
Edward Scott Lloyd on behalf of Joint Debtor Mercy Clemencia Brito Rodriguez
lloyd@legalworks.com
Edward Scott Lloyd on behalf of Plaintiff Mercy Clemencia Brito Rodriguez lloyd@legalworks.com
Edward Scott Lloyd on behalf of Debtor Mauricio Eduardo Cifuentes lloyd@legalworks.com
Eric David White on behalf of Creditor SunTrust Mortgage, Inc. ewhite@siwpc.com,
mfreeman@siwpc.com; klane@siwpc.com; bjordan@siwpc.com; jmuncy@siwpc.com; drubin@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com; bjordan@siwpc.com;
M. Christine Maggard on behalf of Creditor SunTrust Mortgage, Inc
christine.maggard@brockandscott.com, VAECF@brockandscott.com
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com

TOTAL: 8